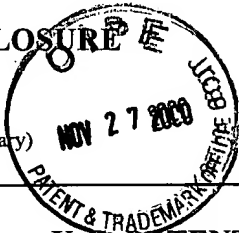
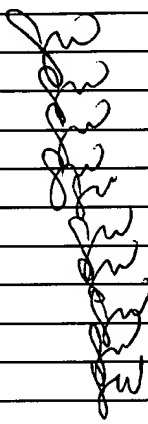


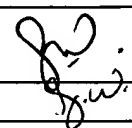



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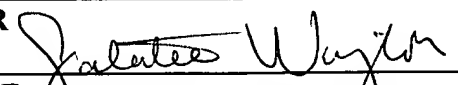


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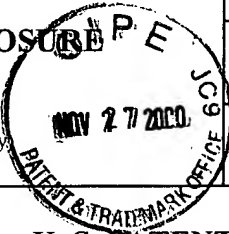
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|  | ✓ Transport Layer Security Working Group, "The SSL Protocol, Version 3.0", November 18, 1996 (also available at: http://home.netscape.com/eng/ssl3/draft302.txt) |
|  | ✓ Business Wire (press release), "Master Card E-Wallet", July 11, 2000 |
|  | ✓ Obongo.com Web Site, "Obongo", August 8, 2000 (Description of wallet toolbar also available at: http://www.obongo.com/chabi/webSite/index.htm) |
|  | ✓ PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card", September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper. |

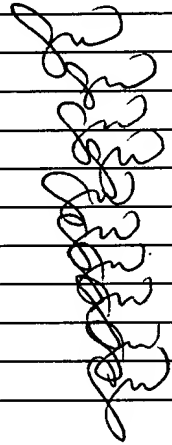
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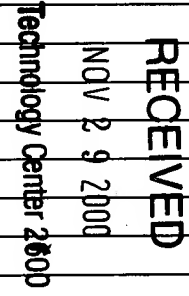
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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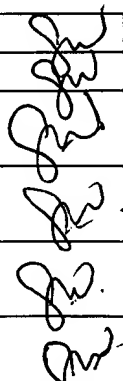
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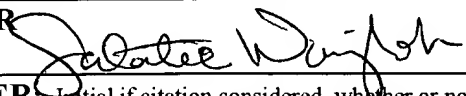


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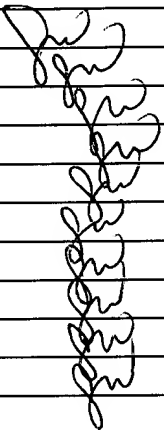
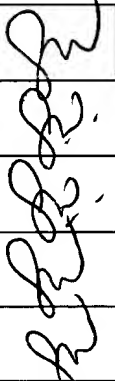
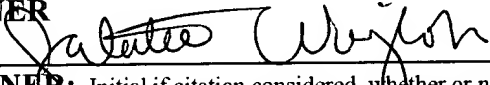


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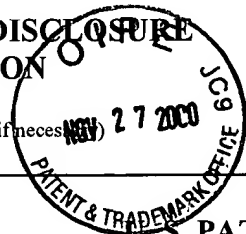
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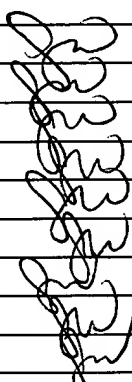
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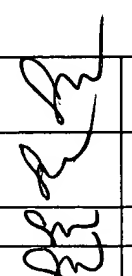
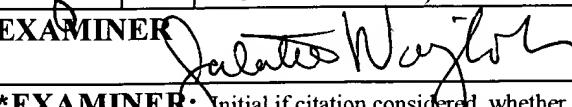
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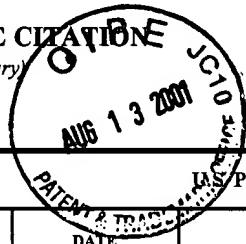
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| Applicant(s) Bishop, et al. | |
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